

PATENT
Attorney Docket No. 3204.0063

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Joseph A. GIORDANO)
)
Serial No.: 09/505,721) Group Art Unit: Unassigned
)
Filed: February 17, 2000) Examiner: Unassigned
)
For: SYSTEM AND METHOD FOR)
PROCESSING FINANCIAL)
TRANSACTIONS)

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the document listed on the attached PTO 1449. This Supplemental Information Disclosure Statement is being filed within three months of the filing date of the above-referenced application.

A copy of the listed document is attached. Applicant respectfully requests that the Examiner consider the listed document and indicate that it was considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed document is material or constitute "prior art." If the Examiner applies the document as prior art

LAW OFFICES

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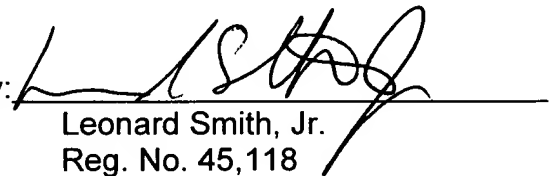
against any claim in the application and Applicant determines that the cited document does not constitute "prior art" under United States law, Applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of such document.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed document, should the document be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

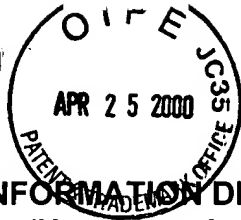
FINNEGAN, HENDERSON, FARABOW,
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By: 
Leonard Smith, Jr.
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Date: April 25, 2000

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OMB No. 0651-0011

INFORMATION DISCLOSURE CITATION
(Use several sheets if necessary)

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Atty. Docket No.	03204.0063	Serial No.	09/505,721			
Applicant	Joseph A. GIORDANO					
Filing Date	February 17, 2000		Group	Not Yet Assigned		
U.S. PATENT DOCUMENTS						
Examiner Initial*	Document Number	Date	Name	Class	Sub Class	Filing Date If Appropriate
	5,710,887	01/20/98	Chelliah et al.			
Examiner			Date Considered			
*Examiner:	Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.					
Form PTO 1449			Patent and Trademark Office - U.S. Department of Commerce			